

Information to identify the case:

Debtor 1	Gloria D. Smith	Social Security number or ITIN	xxx-xx-9770
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-12053-RG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gloria D. Smith

3/11/22

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Gloria D. Smith
Debtor

Case No. 17-12053-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Mar 11, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2022:

Recip ID	Recipient Name and Address
db	+ Gloria D. Smith, 101 Crescent Avenue, Jersey City, NJ 07304-2928
516702639	++ DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577 address filed with court:, Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
518870234	++ KHEAA, ATTN MILES F JUSTICE, 100 AIRPORT RD, FRANKFORT KY 40601-6161 address filed with court:, KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518870235	++ KHEAA, ATTN MILES F JUSTICE, 100 AIRPORT RD, FRANKFORT KY 40601-6161 address filed with court:, KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798, KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
516625168	+ LIBERTY SVNGS FED CR U, 666 NEWARK AVE, JERSEY CITY, NJ 07306-2398
516675795	+ Navient Solutions, Inc. on behalf of NJHESAA, P.O. Box 548, Trenton, NJ 08625-0548
516625178	STEWART FINANCIAL SVCS, 499 OLD KINGS HIGHWAY, MAPLE SHADE, NJ 08052

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 11 2022 20:14:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 11 2022 20:14:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: kriviera@leadersfc.com	Mar 11 2022 20:13:00	Leaders Financial Company, 21 Commerce Drive, Cranford, NJ 07016
516625146	+ EDI: CAPITALONE.COM	Mar 12 2022 01:08:00	CAPITAL ONE, PO BOX 5253, CAROL STREAM, IL 60197-5253
516625148	EDI: CAPITALONE.COM	Mar 12 2022 01:08:00	CAPITAL ONE BANK USA N, 15000 CAPITAL ONE DR, RICHMOND, VA 23238
516625152	+ EDI: CITICORP.COM	Mar 12 2022 01:08:00	CBNA, PO BOX 6189, SIOUX FALLS, SD 57117-6189
516625153	+ EDI: WFNNB.COM	Mar 12 2022 01:08:00	COMENITY BANK/FASHBUG, PO BOX 182272, COLUMBUS, OH 43218-2272
516625154	+ Email/Text: bankruptcy@consumerportfolio.com	Mar 11 2022 20:14:00	CONSUMER PORTFOLIO SVC, PO BOX 57071, IRVINE, CA 92619-7071
516833619	+ Email/Text: bankruptcy@cavps.com	Mar 11 2022 20:14:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516625155	+ EDI: NAVIENTFKASMDOE.COM	Mar 12 2022 01:08:00	DEPT OF ED/NAVIENT, PO BOX 9635, WILKES BARRE, PA 18773-9635
516625163	+ Email/PDF: DellBKNotifications@resurgent.com	Mar 11 2022 20:20:41	DFS/WEBBANK, PO BOX 81607, AUSTIN, TX 78708-1607

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516625164	+ EDI: CITICORP.COM	Mar 12 2022 01:08:00	DSNB MACYS, PO BOX 8218, MASON, OH 45040
516832898	EDI: Q3G.COM	Mar 12 2022 01:08:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516625165	EDI: WFFC.COM	Mar 12 2022 01:08:00	FURNITUREBAR, CSCL DISPUTE TEAM N8235-04M, DES MOINES, IA 50306
518870234	Email/Text: legaldivision@kheaa.com	Mar 11 2022 20:14:00	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518870235	Email/Text: legaldivision@kheaa.com	Mar 11 2022 20:14:00	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798, KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
516625166	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 11 2022 20:14:00	KOHL'S/CHASE, N56 W 17000 RIDGEWOOD DR, MENOMONEE FALLS, WI 53051-7096
516625167	Email/Text: krivera@leadersfc.com	Mar 11 2022 20:13:00	LEADERS FINANCIAL COMP, 21 COMMERCE DR FL 1, CRANFORD, NJ 07016
516782480	+ EDI: MID8.COM	Mar 12 2022 01:08:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516625169	+ EDI: AISMIDFIRST	Mar 12 2022 01:08:00	MIDLAND MTG/MIDFIRST, 999 NW GRAND BLVD, OKLAHOMA CITY, OK 73118-6051
516770876	+ EDI: AISMIDFIRST	Mar 12 2022 01:08:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
516625170	+ EDI: NAVIENTFKASMSERV.COM	Mar 12 2022 01:08:00	NAVIENT, PO BOX 9500, WILKES BARRE, PA 18773-9500
516625176	+ EDI: NAVIENTFKASMSERV.COM	Mar 12 2022 01:08:00	NAVIENT SOLUTIONS INC, 11100 USA PKWY, FISHERS, IN 46037-9203
516801056	EDI: NAVIENTFKASMDOE.COM	Mar 12 2022 01:08:00	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
516827154	+ EDI: RECOVERYCORP.COM	Mar 12 2022 01:08:00	Orion Portfolio Services LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516866852	EDI: PRA.COM	Mar 12 2022 01:08:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
516769684	+ EDI: RMSC.COM	Mar 12 2022 01:08:00	Paypal Credit, PO Box 105658, Atlanta, GA 30348, X 30348-5658
516625179	+ EDI: RMSC.COM	Mar 12 2022 01:08:00	SYNCB/JCP, PO BOX 965007, ORLANDO, FL 32896-5007
516625181	+ EDI: RMSC.COM	Mar 12 2022 01:08:00	SYNCB/PC RICHARD, PO BOX 965036, ORLANDO, FL 32896-5036
516784393	EDI: WFFC.COM	Mar 12 2022 01:08:00	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
TOTAL: 30			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516625147	*+	CAPITAL ONE, PO BOX 5253, CAROL STREAM, IL 60197-5253
516625151	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, CAPITAL ONE BANK USA N, 15000 CAPITAL ONE DR, RICHMOND, VA 23238
516625149	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, CAPITAL ONE BANK USA N, 15000 CAPITAL ONE DR, RICHMOND, VA 23238

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516625150	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, CAPITAL ONE BANK USA N, 15000 CAPITAL ONE DR, RICHMOND, VA 23238
516625156	*+	DEPT OF ED/NAVIENT, PO BOX 9635, WILKES BARRE, PA 18773-9635
516625157	*+	DEPT OF ED/NAVIENT, PO BOX 9635, WILKES BARRE, PA 18773-9635
516625158	*+	DEPT OF ED/NAVIENT, PO BOX 9635, WILKES BARRE, PA 18773-9635
516625159	*+	DEPT OF ED/NAVIENT, PO BOX 9635, WILKES BARRE, PA 18773-9635
516625160	*+	DEPT OF ED/NAVIENT, PO BOX 9635, WILKES BARRE, PA 18773-9635
516625161	*+	DEPT OF ED/NAVIENT, PO BOX 9635, WILKES BARRE, PA 18773-9635
516625162	*+	DEPT OF ED/NAVIENT, PO BOX 9635, WILKES BARRE, PA 18773-9635
516625171	*+	NAVIENT, PO BOX 9500, WILKES BARRE, PA 18773-9500
516625172	*+	NAVIENT, PO BOX 9500, WILKES BARRE, PA 18773-9500
516625173	*+	NAVIENT, PO BOX 9500, WILKES BARRE, PA 18773-9500
516625174	*+	NAVIENT, PO BOX 9500, WILKES BARRE, PA 18773-9500
516625175	*+	NAVIENT, PO BOX 9500, WILKES BARRE, PA 18773-9500
516625177	*+	NAVIENT SOLUTIONS INC, 11100 USA PKWY, FISHERS, IN 46037-9203
516625180	*+	SYNCB/JCP, PO BOX 965007, ORLANDO, FL 32896-5007
516625182	##+	TRIDENT ASSET MANAGEME, 53 PERIMETER CTR E STE 4, ATLANTA, GA 30346-2230

TOTAL: 0 Undeliverable, 18 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 13, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2022 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Leaders Financial Company ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Gloria D. Smith ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7